



HB 314: A PATIENT PROTECTION MEASURE THAT ENDS SURPRISE BILLS

Georgia patient and physician groups want to put an end to surprise medical bills – the bills patients receive when they unknowingly receive care from a physician their insurance company deems “out-of-network.” HB 314, which has overwhelmingly passed the Georgia Senate twice (once as SB 359), will provide relief from surprise bills and help strengthen access to care for patients, especially in emergencies.

Here are the top five ways HB 314 helps Georgia patients and families:

1. Ends surprise medical bills.

HB 314 will ban balance billing for unexpected out-of-network care. There will be no more surprise medical bills for patients and physicians will be fairly reimbursed by insurers.

2. Takes patients out of the middle.

Physicians and insurers will now sort out payments for unexpected out-of-network care with each other, leaving the patient out of it.

3. Protects patients from high costs.

Under HB 314, patient expenses will be limited to in-network out-of-pocket costs, including regular co-pays and deductibles, required under their insurance policy.

4. Maintains access to care.

Georgia’s insurance networks are among the “narrowest” in the country – meaning patients have fewer options for care. HB 314 helps ensure that during an emergency, patients can safely access the care they need. It can also encourage insurers to negotiate to bring more providers in-network.

5. Makes insurance coverage more transparent.

HB 314 will require greater transparency from insurers so that patients have better, more accurate information to easily determine their provider’s network status and cost.